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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

McDONALD, Gregory et al.

Application No.:

09/368,045

Filed:

August 3, 1999

For:

SYSTEM AND METHOD FOR

AUTOMATED BILL PAYMENT SERVICE

Examiner:

Kyle, C.

Group Art Unit:

2164

Assistant Commissioner for Patents

Washington, DC 20231

RECEIVED
OCT 4 2003
MAR 2 8 2003
GROUP 3600

RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Office Action mailed December 26, 2002, Applicants respectfully request reconsideration of the application in light of the following Amendment and Remarks.